

# Claims Statistics . . .

*Comparison of Claims by Plan  
Type*

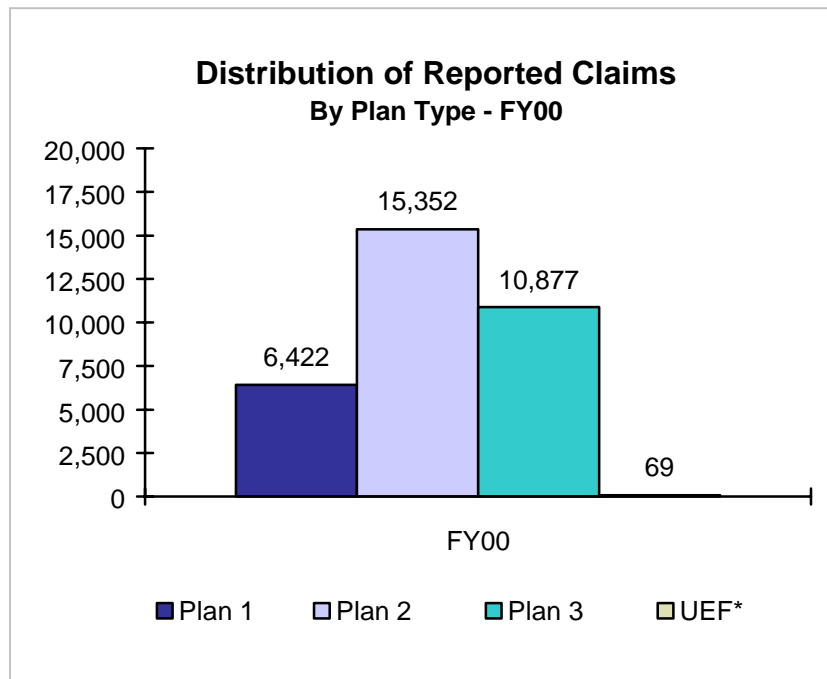
*Injured Worker  
Characteristics*

*Insurer Denial of Claims*



## Comparison of Claims by Plan Type

This section provides the most current statistical summary available on the status of Montana's workers' compensation system. This section is based on the First Report of Injury and includes indemnity and medical only claims.



**Notes:**

The number of total claims is continually changing.

\*UEF means Uninsured Employers Fund.

FY means Fiscal Year, the period of time between July 1 and the succeeding June 30.

### Distribution of Reported Claims By Plan Type

	FY96		FY97		FY98		FY99		FY00	
Plan Type	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Plan 1	6,705	20.5%	7,967	23.6%	7,409	23.2%	6,847	21.6%	6,422	19.6%
Plan 2	10,562	32.2%	12,228	36.2%	13,665	42.8%	13,975	44.1%	15,352	46.9%
Plan 3	15,353	46.9%	13,470	39.9%	10,736	33.6%	10,743	33.9%	10,877	33.2%
UEF	148	0.5%	130	0.4%	127	0.4%	91	0.3%	69	0.2%
<b>Total*</b>	<b>32,768</b>	<b>100%</b>	<b>33,795</b>	<b>100%</b>	<b>31,937</b>	<b>100%</b>	<b>31,656</b>	<b>100%</b>	<b>32,720</b>	<b>100%</b>

**Notes:**

UEF means Uninsured Employers Fund.

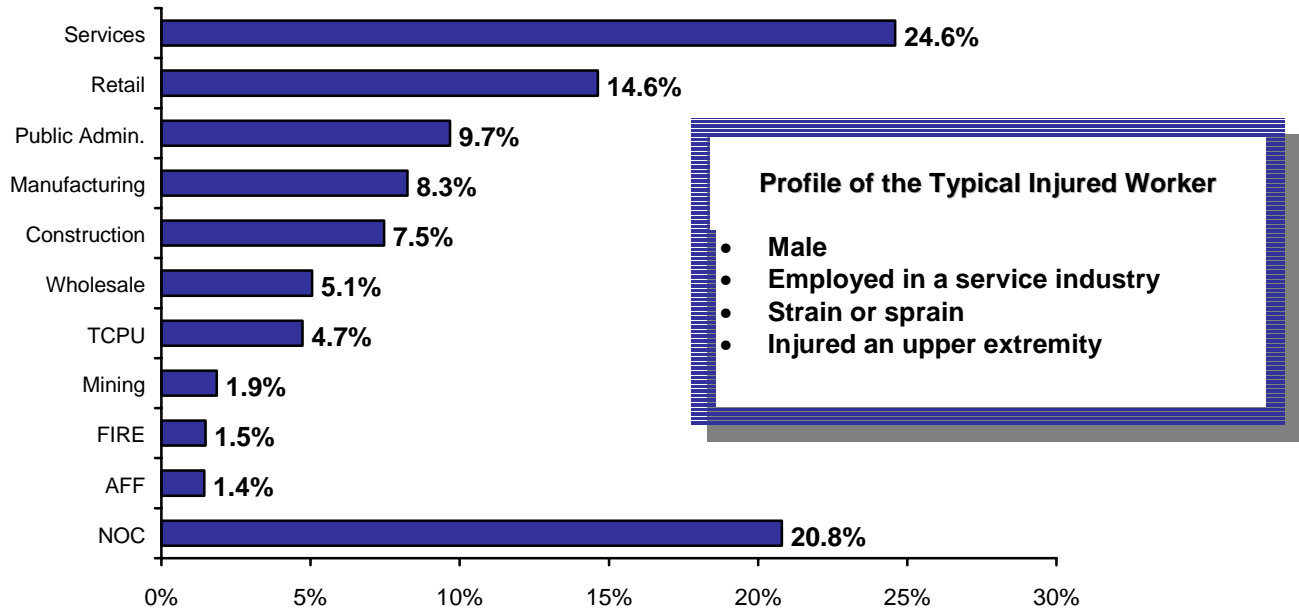
FY means Fiscal Year, the period of time between July 1 and the succeeding June 30.

\*Column may not sum 100% due to rounding.

# Injured Worker Characteristics

## Percent Distribution of Claims By Standard Industrial Classification<sup>1</sup>

Date of Injury - FY00



### Notes:

TCPU means Transportation, Communication & Public Utilities.

AFF means Agriculture, Forestry & Fishing.

FIRE means Finance, Insurance & Real Estate.

NOC means Not Otherwise Classified.

<sup>1</sup>Source: Office of Management and Budget, *Standard Industrial Classification Manual 1987*.

## Rank-Order Distribution of Claims By Standard Industrial Classification Major Groups

	FY96		FY97		FY98		FY99		FY00	
Standard Industrial Classification <sup>1</sup>	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Services	8,914	27.2%	10,331	30.6%	8,937	28.0%	8,061	25.5%	8,047	24.6%
Retail	5,852	17.9%	5,100	15.1%	4,614	14.5%	4,532	14.3%	4,786	14.6%
Public Administration	2,910	8.9%	3,123	9.2%	2,902	9.1%	3,165	10.0%	3,166	9.7%
Manufacturing	3,330	10.2%	3,264	9.7%	2,993	9.4%	2,788	8.8%	2,699	8.3%
Construction	2,565	7.8%	2,393	7.1%	2,616	8.2%	2,386	7.5%	2,443	7.5%
Wholesale	1,846	5.6%	1,726	5.1%	1,471	4.6%	1,419	4.5%	1,653	5.1%
Transportation, Communication & Public Utilities	1,552	4.7%	1,744	5.2%	1,531	4.8%	1,397	4.4%	1,549	4.7%
Mining	878	2.7%	866	2.6%	709	2.2%	717	2.3%	607	1.9%
Finance, Insurance & Real Estate	454	1.4%	519	1.5%	526	1.7%	480	1.5%	483	1.5%
Agriculture, Forestry & Fishing	572	1.8%	524	1.6%	508	1.6%	492	1.6%	470	1.4%
All Other Specific Claims, NOC	3,895	11.9%	4,205	12.4%	5,130	16.1%	6,219	19.7%	6,817	20.8%
<b>Total*</b>	<b>32,768</b>	<b>100%</b>	<b>33,795</b>	<b>100%</b>	<b>31,937</b>	<b>100%</b>	<b>31,656</b>	<b>100%</b>	<b>32,720</b>	<b>100%</b>

Notes: \*Column may not sum 100% due to rounding.

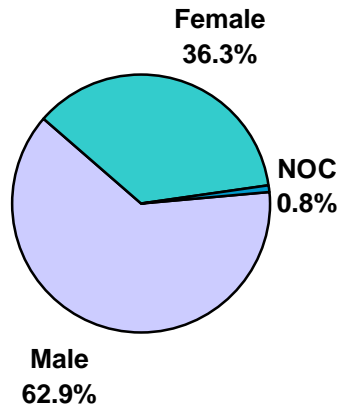
NOC means Not Otherwise Classified.

<sup>1</sup>Source: Office of Management and Budget, *Standard Industrial Classification Manual 1987*.

Some counts may vary slightly due to corrections in SIC codes from insurers.

## Percent Distribution of Claims By Gender

### Date of Injury - FY00



Notes: NOC means Not Otherwise Classified.



*Spring Creek Coal Company - Operators*

## Distribution of Reported Claims By Gender

Gender	FY96		FY97		FY98		FY99		FY00	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Female	11,754	35.9%	12,672	37.5%	11,795	37.0%	11,725	37.0%	11,877	36.3%
Male	20,818	63.5%	21,003	62.2%	20,071	62.9%	19,840	62.7%	20,586	62.9%
All Other Claims, NOC	196	0.6%	120	0.4%	71	0.2%	91	0.3%	257	0.8%
<b>Total</b>	<b>32,768</b>	<b>100%</b>	<b>33,795</b>	<b>100%</b>	<b>31,937</b>	<b>100%</b>	<b>31,656</b>	<b>100%</b>	<b>32,720</b>	<b>100%</b>

**Notes:**

\*Columns may not sum 100% due to rounding.

NOC means Not Otherwise Classified.

## Standard Industrial Classification by Gender Date of Injury - FY00

Standard Industrial Classification <sup>1</sup>	Female		Male		Row Totals	
	Count	Percent	Count	Percent	Count	Percent
Agriculture, Forestry & Fishing	99	0.8%	371	1.8%	470	1.4%
Mining	31	0.3%	572	2.8%	603	1.8%
Construction	111	0.9%	2,324	11.3%	2,435	7.4%
Manufacturing	461	3.9%	2,222	10.8%	2,683	8.2%
Transportation, Communication & Public Utilities	241	2.0%	1,298	6.3%	1,539	4.7%
Wholesale Trade	222	1.9%	1,423	6.9%	1,645	5.0%
Retail Trade	2,122	17.9%	2,599	12.6%	4,721	11.4%
Finance, Insurance & Real Estate	301	2.5%	179	0.9%	480	1.5%
Services	4,804	40.4%	3,158	15.1%	7,962	24.3%
Public Administration	1,390	11.7%	1,766	8.6%	3,156	9.7%
NOC Gender codes	0	0.0%	0	0.0%	257	0.1%
NOC SIC codes	2,095	17.6%	4,674	22.7%	6,769	20.7%
<b>Total</b>	<b>11,877</b>	<b>100%</b>	<b>20,586</b>	<b>100%</b>	<b>32,720</b>	<b>100%</b>

**Notes:**

\*Columns may not sum 100% due to rounding.

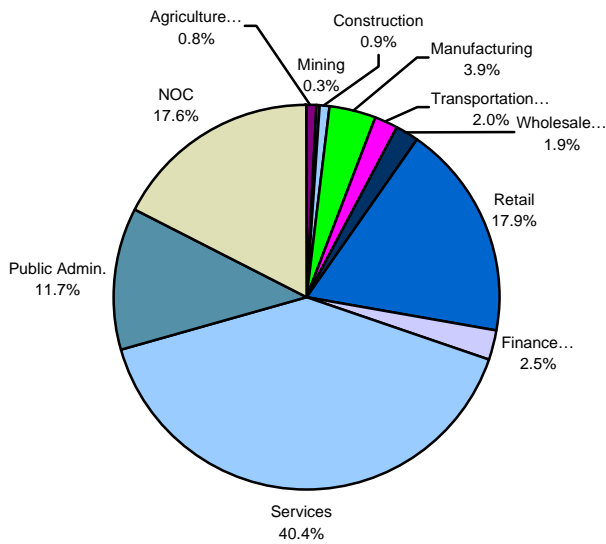
Total number of claims is 32,720, 257 claims had nonclassified Gender codes.

<sup>1</sup>Source: Office of Management and Budget, *Standard Industrial Classification Manual 1987*.

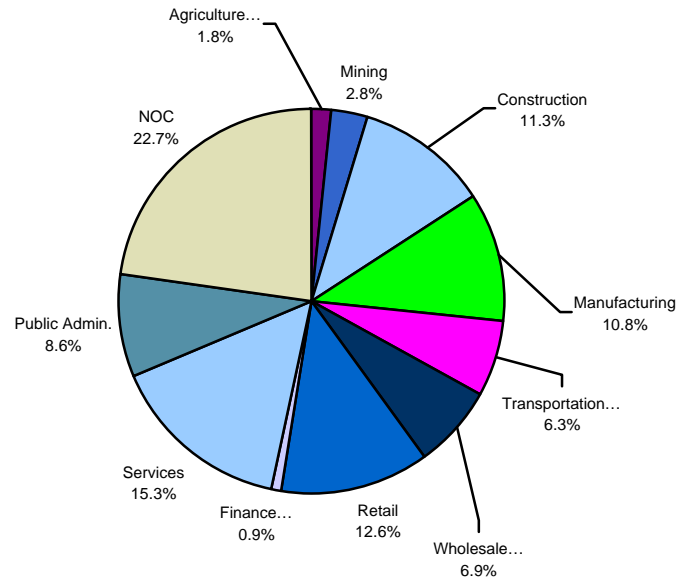
NOC means Not Otherwise Classified.

## Distribution of Claims by Gender For all Standard Industrial Classification Categories

Date of Injury – FY00



**Female**



**Male**

**Notes:** NOC means Not Otherwise Classified.

## Distribution of Claims by Gender For all Standard Industrial Classification Categories Date of Injury – FY00

Standard Industrial Classification	Female		Male	
	Count	Percent	Count	Percent
Agriculture, Forestry & Fishing	99	0.8%	371	1.8%
Mining	31	0.3%	572	2.8%
Construction	111	0.9%	2,324	11.3%
Manufacturing	461	3.9%	2,222	10.8%
Transportation, Communication & Public Utilities	241	2.0%	1,298	6.3%
Wholesale Trade	222	1.9%	1,423	6.9%
Retail Trade	2,122	17.9%	2,599	12.6%
Finance, Insurance & Real Estate	301	2.5%	179	0.9%
Services	4,804	40.4%	3,158	15.3%
Public Administration	1,390	11.7%	1,766	8.6%
NOC SIC codes	2,095	17.6%	4,674	22.7%
<b>Total</b>	<b>11,877</b>	<b>100%</b>	<b>20,586</b>	<b>100%</b>

**Notes:**

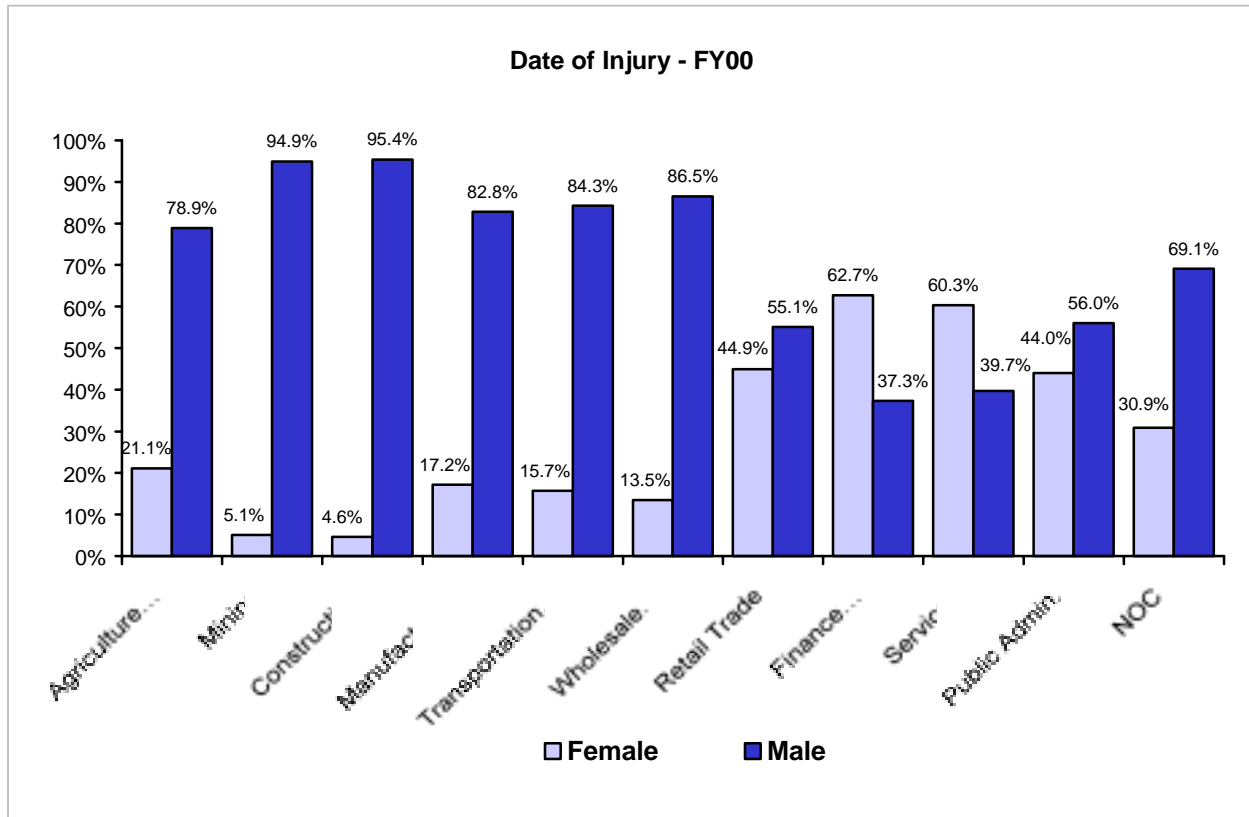
\* Columns may not sum 100% due to rounding.

Total number of claims is 32,720. 257 claims had nonclassified Gender codes.

Source: Office of Management and Budget, *Standard Industrial Classification Manual 1987*.

NOC means Not Otherwise Classified.

## Percent Distribution of Claims by Gender and by Standard Industrial Classification



**Notes:**

NOC means Not Otherwise Classified.

## Percent Distribution of Claims<sup>1</sup> by Gender and by Standard Industrial Classification Date of Injury – FY00

Standard Industrial Classification <sup>2</sup>	Female		Male		Totals	
	Count	Percent	Count	Percent	Count	Percent*
Agriculture, Forestry & Fishing	99	21.1%	371	78.9%	470	100%
Mining	31	5.1%	572	94.9%	603	100%
Construction	111	4.6%	2,324	95.4%	2,435	100%
Manufacturing	461	17.2%	2,222	82.8%	2,683	100%
Transportation, Communication & Public Utilities	241	15.7%	1,298	84.3%	1,539	100%
Wholesale Trade	222	13.5%	1,423	86.5%	1,645	100%
Retail Trade	2,122	44.9%	2,599	55.1%	4,721	100%
Finance, Insurance & Real Estate	301	62.7%	179	37.3%	480	100%
Services	4,804	60.3%	3,158	39.7%	7,962	100%
Public Administration	1,390	44.0%	1,766	56.0%	3,156	100%
NOC SIC codes	2,095	30.9%	4,674	69.1%	6,769	100%
NOC Gender codes	0	0%	0	0%	257	100%

**Notes:**

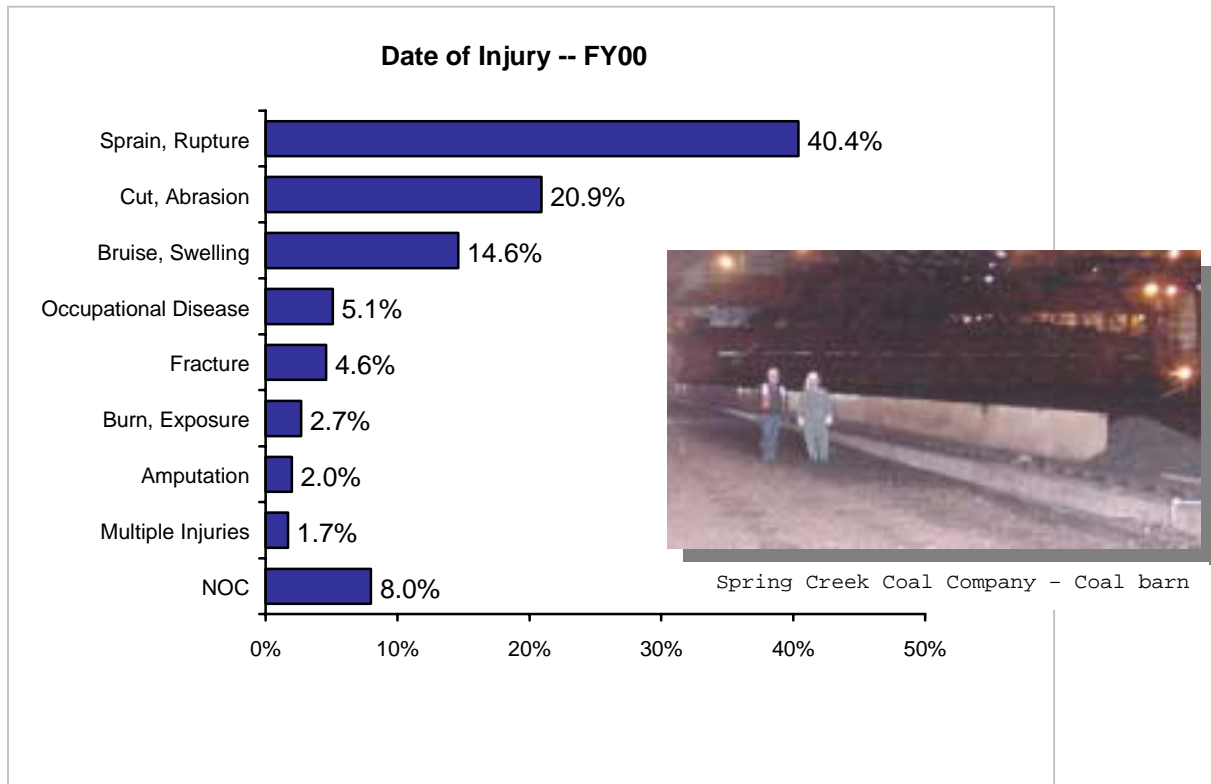
\* Columns may not sum 100% due to rounding.

<sup>1</sup>Total number of claims is 32,720.

<sup>2</sup>Source: Office of Management and Budget, *Standard Industrial Classification Manual 1987*.

NOC means Not Otherwise Classified.

## Percent Distribution of Claims By Nature of Injury



**Notes:** NOC means Not Otherwise Classified.

## Rank-Order Distribution By Nature of Injury

	FY96		FY97		FY98		FY99		FY00	
<b>Nature of Injury<sup>1</sup></b>	<b>Count</b>	<b>Percent</b>	<b>Count</b>	<b>Percent</b>	<b>Count</b>	<b>Percent</b>	<b>Count</b>	<b>Percent</b>	<b>Count</b>	<b>Percent</b>
Sprain, Rupture	11,726	35.8%	12,235	36.2%	12,218	38.3%	12,148	38.4%	13,204	40.4%
Cut, Abrasion	7,905	24.1%	7,495	22.2%	7,283	22.8%	6,562	20.7%	6,829	20.9%
Bruise, Swelling	4,461	13.6%	4,830	14.3%	4,537	14.2%	4,321	13.6%	4,786	14.6%
Occupational Disease	1,559	4.8%	1,748	5.2%	1,483	4.6%	1,874	5.9%	1,662	5.1%
Fracture	1,510	4.6%	1,525	4.5%	1,509	4.7%	1,448	4.6%	1,513	4.6%
Burn, Exposure	1,096	3.3%	1,098	3.2%	914	2.9%	871	2.8%	896	2.7%
Amputation	70	0.2%	87	0.3%	255	0.8%	750	2.4%	656	2.0%
Multiple Injuries	129	0.4%	154	0.5%	582	1.8%	804	2.5%	544	1.7%
All Other Claims, NOC	4,312	12.2%	4,623	13.7%	3,156	9.9%	2,878	9.1%	2,630	8.0%
<b>Total</b>	<b>32,768</b>	<b>100%</b>	<b>33,795</b>	<b>100%</b>	<b>31,937</b>	<b>100%</b>	<b>31,656</b>	<b>100%</b>	<b>32,720</b>	<b>100%</b>

**Notes:**

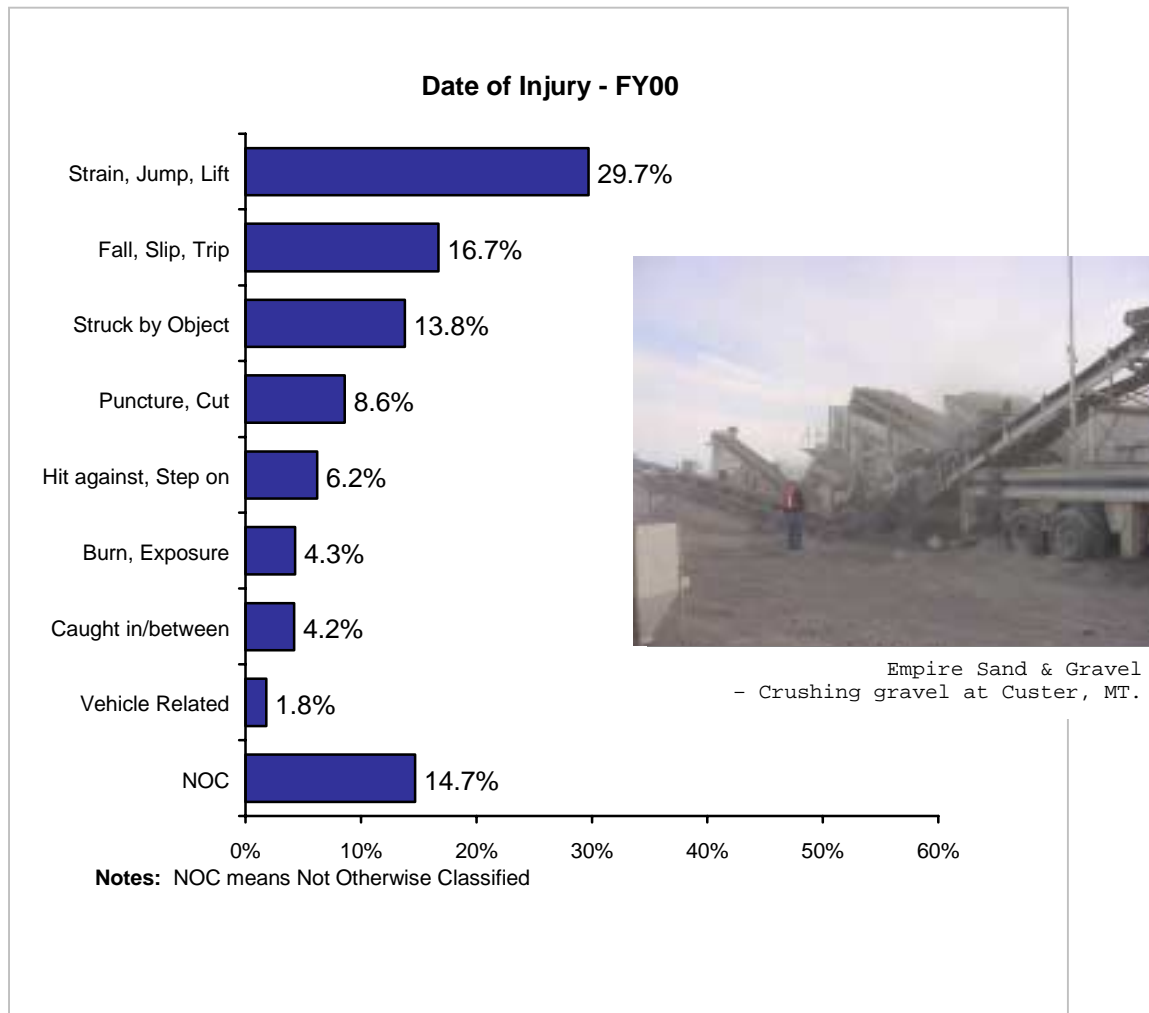
\*Column may not sum to 100% due to rounding.

NOC means Not Otherwise Classified.

<sup>1</sup>Source: International Association of Industrial Accident Boards and Commissions (IAIABC) - Electronic Data Interchange (EDI) definitions.

Some fiscal year counts may vary slightly from previous reports due to corrections from insurers.

## Percent Distribution of Claims By Cause of Injury



## Rank-Order Distribution By Cause of Injury

	FY96		FY97		FY98		FY99		FY00	
Cause of Injury <sup>1</sup>	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Strain, Jump, Lift	8,828	26.9%	8,956	26.5%	8,973	28.1%	9,580	30.3%	9,726	29.7%
Fall, Slip, Trip	5,521	16.8%	6,161	18.2%	5,302	16.6%	5,404	17.1%	5,450	16.7%
Struck by Object	4,453	13.6%	4,502	13.3%	4,552	14.3%	4,399	13.9%	4,502	13.8%
Puncture, Cut	1,941	5.9%	2,402	7.1%	2,682	8.4%	2,594	8.2%	2,829	8.6%
Hit against, Step on	2,606	8.0%	2,320	6.9%	2,175	6.8%	1,850	5.8%	2,038	6.2%
Burn, Exposure	2,268	6.9%	1,664	4.9%	1,377	4.3%	1,466	4.6%	1,402	4.3%
Caught in/between	1,327	4.0%	1,351	4.0%	1,426	4.5%	1,291	4.1%	1,380	4.2%
Vehicle Related	594	1.8%	539	1.6%	559	1.8%	605	1.9%	579	1.8%
All Other Claims, NOC	5230	16.0%	5,900	17.4%	4,891	15.4%	4,467	14.1%	4,814	14.7%
<b>Total</b>	<b>32,768</b>	<b>100%</b>	<b>33,795</b>	<b>100%</b>	<b>31,937</b>	<b>100%</b>	<b>31,656</b>	<b>100%</b>	<b>32,720</b>	<b>100%</b>

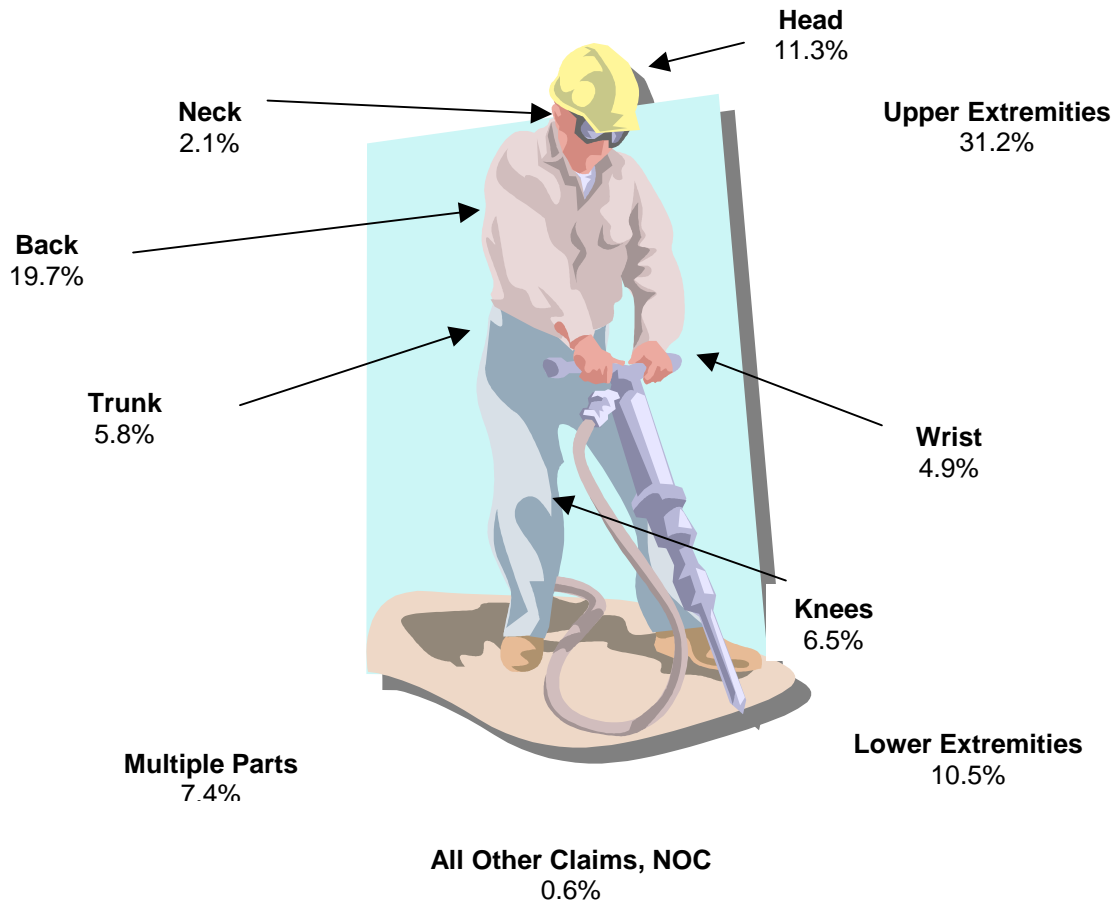
**Notes:** \*Column may not sum to 100% due to rounding.

NOC means Not Otherwise Classified.

<sup>1</sup>Source: International Association of Industrial Accident Boards and Commissions (IAIABC) - Electronic Data Interchange (EDI) definitions.

Some fiscal year counts may vary slightly from previous reports due to corrections from insurers.

**Percent Distribution of Claims  
By Part of Body  
Date of Injury – FY00**



**Notes:** NOC means Not Otherwise Classified.

**Rank-Order Distribution  
By Part of Body**

	FY96		FY97		FY98		FY99		FY00	
<b>Part of Body<sup>1</sup></b>	<b>Count</b>	<b>Percent</b>	<b>Count</b>	<b>Percent</b>	<b>Count</b>	<b>Percent</b>	<b>Count</b>	<b>Percent</b>	<b>Count</b>	<b>Percent</b>
Upper Extremities	9,866	30.1%	10,265	30.4%	9,993	31.3%	9,709	30.6%	10,200	31.2%
Back	6,284	19.2%	6,314	18.7%	6,460	20.2%	6,352	20.1%	6,451	19.7%
Head	3,733	11.4%	3,768	11.1%	3,694	11.6%	3,594	11.4%	3,696	11.3%
Lower Extremities	3,331	10.2%	3,437	10.2%	3,438	10.8%	3,345	10.6%	3,427	10.5%
Knees	1,939	5.9%	2,029	6.0%	2,024	6.3%	2,071	6.5%	2,142	6.5%
Multiple Parts	3,109	9.5%	2,770	8.2%	2,010	6.3%	2,270	7.2%	2,425	7.4%
Trunk	2,205	6.7%	2,130	6.3%	1,791	5.6%	2,025	6.4%	1,913	5.8%
Wrist	1,366	4.2%	1,492	4.4%	1,500	4.7%	1,523	4.8%	1,594	4.9%
Neck	523	1.6%	618	1.8%	714	2.2%	606	1.9%	692	2.1%
All Other Claims, NOC	412	1.2%	972	2.8%	313	1.0%	168	0.5%	180	0.6%
<b>Total</b>	<b>32,768</b>	<b>100%</b>	<b>33,795</b>	<b>100%</b>	<b>31,937</b>	<b>100%</b>	<b>31,656</b>	<b>100%</b>	<b>32,720</b>	<b>100%</b>

**Notes:** \*Column may not sum to 100% due to rounding.

NOC means Not Otherwise Classified.

<sup>1</sup>Source: International Association of Industrial Accident Boards and Commissions (IAIABC) - Electronic Data Interchange (EDI) definitions.

Some fiscal year counts may vary slightly from previous reports due to corrections from insurers.

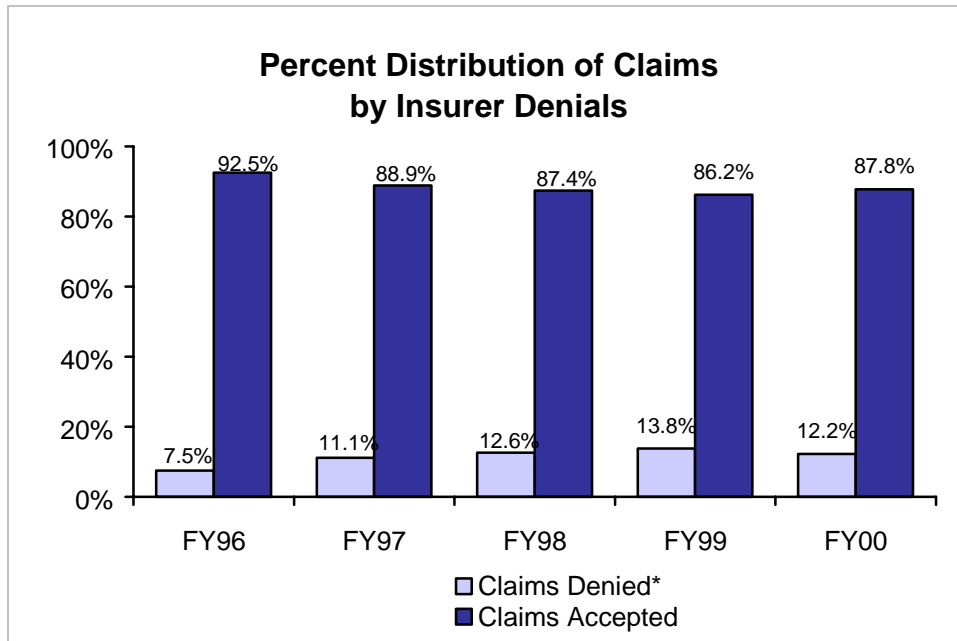
# Insurer Denial of Claims

## Insurer Denial of Claims By Fiscal Year

Reason for Claim Denial*		FY96	FY97	FY98	FY99	FY00
Late Claim Filing	Injury	37	18	16	23	40
	Occupational Disease	7	1	1	0	0
Insufficient Information	Incomplete or missing information necessary to accept liability	65	92	11	0	50
Coverage Issue	Corporate officer rejected	12	13	15	17	9
	Elects no coverage	16	11	8	0	6
	Independent Contractor issue	2	3	1	0	3
	Question which insurer liable	36	29	14	20	19
Other	No coverage	26	22	62	53	39
	Other	164	29	272	378	299
No Employer Notice	No 30-day notice to employer or insurer	219	180	198	188	160
Not in Course & Scope	Not in course and scope of employment	253	303	243	236	235
No Objective Medical	No objective medical findings to substantiate injury	628	2,035	2,141	2,331	2,278
Definition of Injury not met	Heart attack - not caused by accident	22	23	10	16	13
	Does not meet definition of injury	670	595	417	553	448
	Does not meet definition of Occupational Disease	87	50	27	48	51
	Stress - not compensable	33	28	32	30	22

### Notes:

\* Claims initially denied may later be accepted by the insurer. Statistics on accepted injuries subsequent to a denial are not available.



### Notes:

\* Claims initially denied may later be accepted by the insurer. Statistics on accepted injuries subsequent to a denial are not available from the database.

